

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:

09/650,045

Filing Date:

August 29, 2000

Applicant:

William T. Geddes et al.

Group Art Unit:

2161

Examiner:

Unknown

Title:

BUSINESS TRANSACTION SYSTEM AND METHOD

Commissioner of Patents and Trademarks P.O. Box 1450 Alexandria, VA 22313-1450

JUN 0 6 2003

INFORMATION DISCLOSURE STATEMENT

Sir:

GROUP 3600

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant hereby submits an Information Disclosure Statement for consideration by the Examiner.

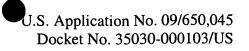
I. LIST OF PATENTS, PUBLICATIONS, AND OTHER INFORMATION

The patents, publications and other information submitted for consideration by the Office (except unpublished U.S. patent applications) are listed on Form 1449 attached hereto.

Π. COPIES

A. Submitted herewith is a legible copy of (i) each U.S. patent application publication and U.S. and foreign patent; (ii) each publication or that portion which caused it to be listed; (iii) for each cited pending U.S. application, the application specification including the claims, and any drawing of the application which caused it to be listed including the claims directed to that portion; and (iv) all other information or that portion which caused it to be listed.

B. Any patents, publications or other information which are listed on Form 1449 or on the copies of PTO-892, but which are not enclosed herewith, were previously cited by or submitted to the PTO in one of the following applications which has been relied upon for an earlier filing date under 35 U.S.C. § 120:

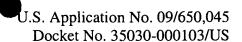


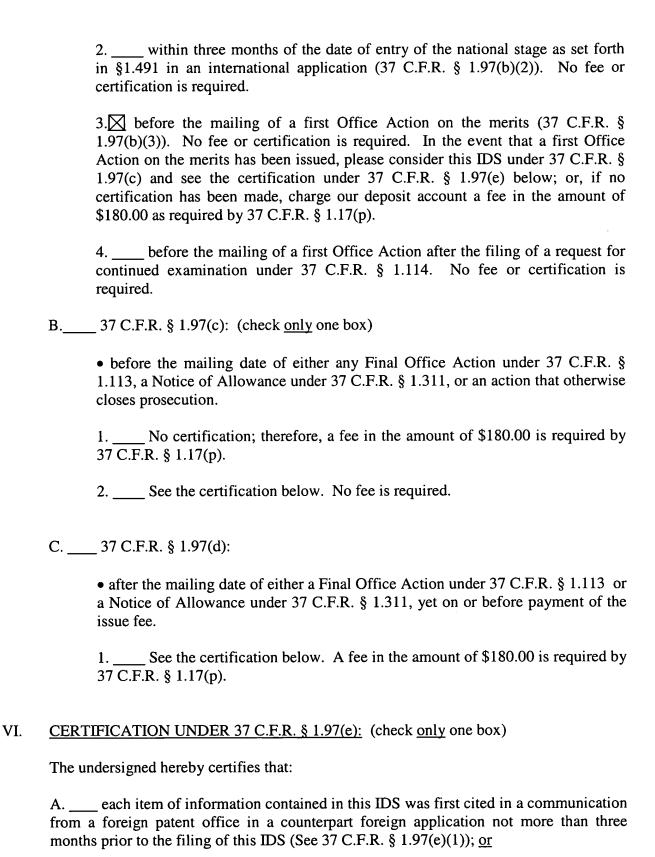


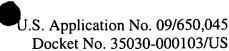
U.S. Serial Number

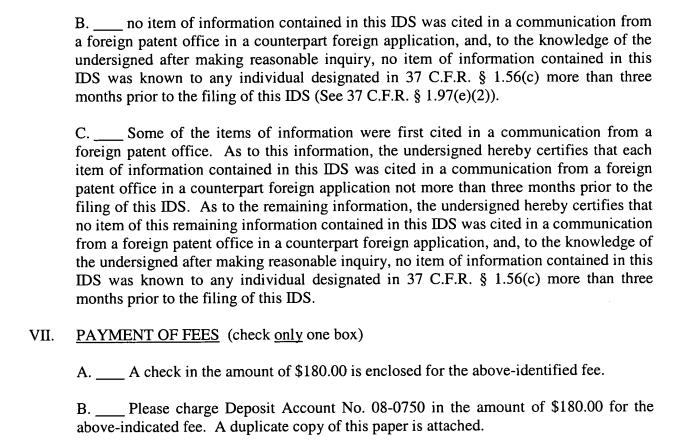
U.S. Filing Date

	CThis is a PCT application in the entry of the National Phase in the United States. A copy of the International Search Report is attached for the Examiner's information. The documents listed on the International Search Report are listed on the attached Form-1449 for consideration by the Examiner and for listing on any patent resulting from this application. Since the International Search Report was from the US, EPO, or JPO search authorities, copies of these references should have been supplied to the USPTO under the trilateral agreement and are believed to be in the file of the above-identified application. (MPEP 1893.03(g))			
III.	CONCISE EXPLANATION OF THE RELEVANCE (check at least one box)			
	A. \boxtimes Except as may be indicated below in (B), all of the patents, publications or other information are in the English language (concise explanation not required).			
	B. \square A concise explanation of the relevance of each patent, publication or other information listed that is not in the English language is as follows (see 37 C.F.R. § 1.98(a)(3)):			
	1See the attache 2English transla 3Other:	ed foreign search report. ations are provided for:		
	C The following add consideration.	ditional information is	provided for the	Examiner's
IV. CROSS REFERENCE TO RELATED APPLICATION(S)				
	A The Examiner is advised that the following co-pending application(s) contain(s) subject matter that may be related to the present application. By bringing this(these) application(s) to the Examiner's attention, Applicant(s) does(do) not waive the confidentiality provisions of 35 U.S.C. § 122.			
	Serial No.	Filing Date	Art Unit	
V.	THIS IDS IS BEING FILED	UNDER		
	A. ⊠ 37 C.F.R. § 1.97(b): (check <u>only</u> one box)			
	1 within three months of the filing date of a national application other th a continued prosecution application under § 1.53(d) (37 C.F.R. § 1.97(b)(1)). If fee or certification is required.			









The above references are being cited only in the interest of candor and without any admission that they constitute statutory prior art, contain matter which anticipates the invention, or which would render the same obvious, either singly or in combination, to a person of ordinary skill in the art. Furthermore, this Information Disclosure Statement shall not be construed as a representation that a search has been made.

If it is determined that this IDS has been filed under the wrong rule, the PTO is requested to consider this IDS under the proper rule (with a petition if necessary) and charge the appropriate fee to Deposit Account No. 08-0750.



DJD:ewd

Please charge any additional fees or credit any overpayment pursuant to 37 C.F.R. § 1.16 or § 1.17 to Deposit Account No. 08-0750.

Respectfully submitted,

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